

Uncommon \$ense

Newlyweds and Money

Levi Miller, Guest Writer

Elizabeth and Justin were married about 2½ years ago. Soon after their marriage Elizabeth asked me for financial investing and management advice. She says two books that impacted them the most were, *Making Life Rich Without Money* by Phil Callaway and *My Total Money Makeover* by Dave Ramsey.

Here are some practices Elizabeth and Justin have adopted:

- buying used items and simplifying life by not buying items not needed;
- growing their own food and canning fruits and vegetables;
- making a monthly spending plan for the months projected expenses;
- saving for everything...such as house repairs, vacation, gifts, Christmas, and vehicle replacement;
- building an emergency fund to cover three—six months expenses;
- using only cash or check with one exception. For purchase of gas, they use a credit card and pay off the balance each month;
- avoiding debt except for their home. If they don't have the money for something they do without.

Elizabeth's advice to others, especially newlyweds:

- To succeed in managing finances, realize that money and stuff do not translate into happiness. True happiness and contentment only comes from God;
- Take a financial class through your church or some other

Christian entity. You may want to check out the Financial Peace University web site at www.daveramsey.com. It is available in many cities throughout the U.S. You can also take courses online;

- Have a business meeting with your spouse at the beginning of each month to review the past month's income and expenses and develop your spending plan for the current month;
- Plan your food menu for the month, then go food shopping together for the entire month except for perishables. Never go shopping without a list. Buy only what is on the list;
- Be faithful in giving your tithes and offerings. Give to bless others. In turn you will feel blessed. Giving helps keep things in perspective... everything we have belongs to God; it's good to talk giving over with your spouse and constantly be looking for opportunities to bless others. Giving can bring a new level of unity to your marriage when you pray about it and discuss it together. (This is a tip received from an older couple.)

It takes discipline to manage ones finances like Elizabeth and Justin. But avoiding debt brings stability to any marriage.

A verse to remember: **"God is able to make it up to you by giving you everything you need and more, so that there will not only be enough for your own needs, but plenty left over to give joyfully to others."** (2 Corinthians 9:8 TLB). **BB**

Teachers and Administrators Needed

Interested in a mission/service opportunity without leaving the country? **Abundant Life Christian School** in Albuquerque, New Mexico is looking for an energetic and dynamic person with strong administrative skills to take on the responsibilities of Principal and Administrator for the 2009/2010 school year starting August 2009. Job responsibilities involve administration and classroom instruction. Prefer candidates with experience using ACE curriculum.

ALCS is also seeking a learning center supervisor familiar with ACE curriculum for our upper learning center (generally grades 8-12) for the 2009-2010 school year.

If you are interested in finding out more about these positions or if you are able to recommend someone please contact Loren Miller 505-892-0964 or by e-mail at miller_ls@juno.com or Maurice Miller at 505-480-7695 or by e-mail at chileverde1@juno.com

Greenwood Mennonite School (K-12) Greenwood, Delaware, seeks an administrator for Fall '09. Candidates should have strong administrative skills and minimum of a Bachelor's degree. Contact John Mills at 7317 Hickman Road, Greenwood, DE 19950 or at mill-sjoanr77@verizon.net.

Shekinah Christian School in Plain City, Ohio is looking for a 7th/8th grade teacher for the 2009-2010 school year. If you are interested or could recommend someone, please contact Arnold Shetler at 614-873-3130 or 614-873-3143 or email shekinahschool@aol.com. Please visit our website at www.shekinahchristianschool.com to learn more about our school.

Belleville Mennonite School, a Pre-K-12 Christian School located in